



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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## Group Health Insurance Index

July 1, 2004

The Office of the Commissioner of Insurance surveys the top writers of group health insurance in Wisconsin every six months to monitor the premiums charged for group health insurance policies. The results of this survey are summarized below. The average shown is the average for all insurers participating in the survey.

Insurers were asked to develop new business rates for a comprehensive policy for four hypothetical groups in particular locations in Wisconsin. Group 3, a small employer with 25 employees in Wisconsin Rapids, was added in 2002. The insurers were asked to price a policy with a \$250 deductible and a \$750 per individual out-of-pocket maximum. However, the exact benefits may vary from one company to the next.

The group members are assumed to work full-time in Wisconsin for a Wisconsin corporation and pass medical underwriting. Each company sets its own underwriting standards for group acceptability. The prices are for new groups, which meet the individual company's underwriting standards. The policy is assumed to be the only product offered to the group and marketed through the company's standard distribution system.

It is important to note that prices may vary significantly from one group to another. The differences may be attributed to age, sex, health and marital status, and the benefit options chosen. In addition, most insurers offer their lowest rates to new business and, therefore, existing groups may receive renewal rates, which are somewhat higher.

### Monthly Rates - Single Coverage

#### Group 1 = 25 employees / Milwaukee

	July 1998	July 1999	July 2000	July 2001	July 2002	July 2003*	July 2004*
Minimum:	\$161.39	\$173.62	\$212.79	\$253.73	\$294.17	\$220.57	\$267.83
Maximum:	294.71	271.16	395.00	346.86	453.28	486.15	486.88
Average:	\$213.14	\$227.62*	\$280.34	\$291.89	\$360.12	\$365.86	\$385.97

Average Increase: 7/1/98 - 7/1/99 = 6.8%\*\*

Average Increase: 7/1/99 - 7/1/00 = 23.2%

Average Increase: 7/1/00 - 7/1/01 = 4.1%

Average Increase: 7/1/01 - 7/1/02 = 23.4%

Average Increase: 7/1/02 - 7/1/03 = 1.6%

Average Increase: 7/1/03 - 7/1/04 = 5.5%

#### Group 2 = 75 employees / Milwaukee

	July 1998	July 1999	July 2000	July 2001	July 2002	July 2003*	July 2004*
Minimum:	\$155.46	\$164.01	\$168.33	\$193.34	\$242.25	\$214.20	\$234.20
Maximum:	252.82	285.08	303.79	346.86	453.28	498.38	554.65
Average:	\$197.15	\$215.16*	\$244.41	\$271.80	\$346.15	\$367.21	\$387.34

Average Increase: 7/1/98 - 7/1/99 = 9.1%\*\*

Average Increase: 7/1/99 - 7/1/00 = 13.6%

Average Increase: 7/1/00 - 7/1/01 = 11.2%

Average Increase: 7/1/01 - 7/1/02 = 27.4%

Average Increase: 7/1/02 - 7/1/03 = 6.1%

Average Increase: 7/1/03 - 7/1/04 = 5.5%

\* One insurer reported monthly rates with an effective date of August 1, 2003 and 2004.

\*\* Insurer amended premium survey.

**Group 3 = 25 employees / Wisconsin Rapids**

	<b>July 2002***</b>	<b>July 2003*</b>	<b>July 2004*</b>
Minimum:	\$234.58	\$232.17	\$268.49
Maximum:	452.04	472.78	521.09
Average:	\$333.84	\$351.20	\$362.62
Average Increase:	7/1/02 - 7/1/03 = 5.2%		
Average Increase:	7/1/03 - 7/1/04 = 3.3%		

**Group 4 = 75 employees / Wisconsin Rapids**

	<b>July 1998</b>	<b>July 1999</b>	<b>July 2000</b>	<b>July 2001</b>	<b>July 2002</b>	<b>July 2003*</b>	<b>July 2004*</b>
Minimum:	\$135.39	\$137.11	\$160.88	\$178.30	\$240.58	\$199.20	\$230.36
Maximum:	225.93	238.85	286.13	327.36	466.37	568.49	630.83
Average:	\$176.43	\$187.94	\$222.68	\$260.91	\$332.18	\$366.33	\$377.47
Average Increase:	7/1/98 - 7/1/99 = 6.5%						
Average Increase:	7/1/99 - 7/1/00 = 18.5%						
Average Increase:	7/1/00 - 7/1/01 = 17.2%						
Average Increase:	7/1/01 - 7/1/02 = 27.3%						
Average Increase:	7/1/02 - 7/1/03 = 10.3%						
Average Increase:	7/1/03 - 7/1/04 = 3.0%						

**Monthly Rates - Family Coverage****Group 1 = 25 employees / Milwaukee**

	<b>July 1998</b>	<b>July 1999</b>	<b>July 2000</b>	<b>July 2001</b>	<b>July 2002</b>	<b>July 2003*</b>	<b>July 2004*</b>
Minimum:	\$393.29	\$401.55	\$ 495.19	\$556.16	\$ 588.35	\$ 602.17	\$ 696.36
Maximum:	775.41	835.84	1,049.00	881.47	1,178.54	1,433.71	1,370.64
Average:	\$559.85	\$608.56*	\$ 744.22	\$747.07	\$ 922.11	\$ 975.37	\$1,023.98
Average Increase:	7/1/98 - 7/1/99 = 8.7%**						
Average Increase:	7/1/99 - 7/1/00 = 22.3%						
Average Increase:	7/1/00 - 7/1/01 = 0.4%						
Average Increase:	7/1/01 - 7/1/02 = 23.4%						
Average Increase:	7/1/02 - 7/1/03 = 5.8%						
Average Increase:	7/1/03 - 7/1/04 = 5.0%						

**Group 2 = 75 employees / Milwaukee**

	<b>July 1998</b>	<b>July 1999</b>	<b>July 2000</b>	<b>July 2001</b>	<b>July 2002</b>	<b>July 2003*</b>	<b>July 2004*</b>
Minimum:	\$416.58	\$358.83	\$432.40	\$468.62	\$ 619.68	\$ 577.15	\$ 644.06
Maximum:	729.98	844.95	950.12	884.40	1,216.17	1,469.53	1,636.50
Average:	\$527.62	\$585.66*	\$660.98	\$702.16	\$ 886.43	\$ 957.27	\$1,016.92
Average Increase:	7/1/98 - 7/1/99 = 11.0%**						
Average Increase:	7/1/99 - 7/1/00 = 12.9%						
Average Increase:	7/1/00 - 7/1/01 = 6.2%						
Average Increase:	7/1/01 - 7/1/02 = 26.2%						
Average Increase:	7/1/02 - 7/1/03 = 8.0%						
Average Increase:	7/1/03 - 7/1/04 = 6.2%						

**Group 3 = 25 employees / Wisconsin Rapids**

	<b>July 2002***</b>	<b>July 2003*</b>	<b>July 2004*</b>
Minimum:	\$ 469.17	\$ 520.56	\$ 539.41
Maximum:	1,332.53	1,636.85	1,537.37
Average:	\$ 872.18	\$ 954.07	\$ 942.73
Average Increase:	7/1/02 - 7/1/03 = 9.4%		
Average Increase:	7/1/03 - 7/1/04 = -1.2%		

\* One insurer reported monthly rates with an effective date of August 1, 2003 and 2004.

\*\* Insurer amended premium survey.

\*\*\* First year of reporting. No other information available.

**Group 4 = 75 employees / Wisconsin Rapids**

	July 1998	July 1999	July 2000	July 2001	July 2002	July 2003*	July 2004*
Minimum:	\$343.20	\$274.23	\$321.77	\$356.59	\$ 494.06	\$ 493.35	\$ 511.54
Maximum:	612.92	727.45	857.67	962.93	1,375.42	1,677.57	1,862.54
Average:	\$458.28	\$501.02	\$588.11	\$684.16	\$ 868.33	\$ 968.76	\$ 992.85
Average Increase:	7/1/98 - 7/1/99 = 9.3%						
Average Increase:	7/1/99 - 7/1/00 = 17.4%						
Average Increase:	7/1/00 - 7/1/01 = 16.3%						
Average Increase:	7/1/01 - 7/1/02 = 26.9%						
Average Increase:	7/1/02 - 7/1/03 = 11.6%						
Average Increase:	7/1/03 - 7/1/04 = 2.5%						

\* One company reported monthly rates with an effective date of August 1, 2003 and 2004.

